

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA
HARRISBURG DIVISION**

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 04/21/2016.
- 2) The plan was confirmed on 12/08/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 06/16/2017, 11/06/2017, 12/05/2017, 08/14/2020, 09/11/2020.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 05/01/2023.
- 6) Number of months from filing or conversion to last payment: 84.
- 7) Number of months case was pending: 86.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$167,773.00.
- 10) Amount of unsecured claims discharged without full payment: \$70,182.46.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 72,567.00
Less amount refunded to debtor(s)	\$ 0.00
NET RECEIPTS	\$ 72,567.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 16,905.22
Court Costs	\$ 0.00
Trustee Expenses & Compensation	\$ 4,924.39
Other	\$ 0.00
TOTAL EXPENSES OF ADMINISTRATION	\$ 21,829.61
Attorney fees paid and disclosed by debtor(s):	\$ 1,508.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
GARY J. IMBLUM, ESQUIRE	Lgl	0.00	13,633.40	18,413.22	16,905.22	0.00
BRANCH BANKING & TRUST	Uns	5,737.00	6,643.17	6,643.17	1,998.05	0.00
CCAP AUTO LEASE LTD	Uns	0.00	2,494.07	0.00	0.00	0.00
UNITED STUDENT AID FUNDS INC	Uns	78,124.00	77,472.40	77,472.40	23,300.96	0.00
QUANTUM3 GROUP, LLC	Uns	143.00	171.14	171.14	51.47	0.00
UNITED BANKCARD CTR/VISA	Sec	344,400.00	344,400.13	0.00	0.00	0.00
PNC BANK	Sec	21,792.97	21,556.83	0.00	0.00	0.00
TD BANK	Uns	178.00	366.58	366.58	110.25	0.00
POTOMAC EDISON	Uns	0.00	359.88	359.88	108.23	0.00
MIDLAND CREDIT MGMT;	Uns	333.00	395.60	395.60	118.98	0.00
MIDLAND CREDIT MGMT;	Uns	604.00	642.67	642.67	193.29	0.00
MIDLAND CREDIT MGMT;	Uns	1,573.00	1,614.16	1,614.16	485.48	0.00
MIDLAND CREDIT MGMT;	Uns	2,062.00	2,091.60	2,091.60	629.08	0.00
RESURGENT CAPITAL SERVICES	Uns	4,746.00	4,850.16	4,850.16	1,458.75	0.00
SYNCHRONY BANK	Uns	919.36	808.95	808.95	243.30	0.00
PNC BANK	Uns	1,862.00	1,889.30	1,889.30	568.24	0.00
PORTFOLIO RECOVERY	Uns	1,545.00	1,510.55	1,510.55	454.32	0.00
PORTFOLIO RECOVERY	Uns	608.00	639.42	639.42	192.31	0.00

Scheduled Creditors:

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
M & T BANK	Sec	0.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Pri	14,968.00	15,051.72	14,812.71	14,812.71	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	15,051.72	239.01	71.89	0.00
COMPTROLLER OF MARYLAND	Pri	5,919.00	5,919.00	5,919.00	5,919.00	0.00
M & T BANK	Sec	178,497.00	177,293.58	21.08	21.08	0.00
1ST PEOPLES COMMUNITY	Sec	13,440.00	NA	NA	0.00	0.00
GARRETT COUNTY	Sec	1,952.19	NA	NA	0.00	0.00
BANK OF AMERICA	Uns	6,862.00	NA	NA	0.00	0.00
BREWER FLOORING	Uns	2,042.80	NA	NA	0.00	0.00
CHASE	Uns	30,034.00	NA	NA	0.00	0.00
CITIBANK	Uns	586.00	NA	NA	0.00	0.00
BEST BUY	Uns	4,618.00	NA	NA	0.00	0.00
MEDICAL	Uns	1,523.31	NA	NA	0.00	0.00
RUSH SERVICES INC	Uns	108.41	NA	NA	0.00	0.00
SUBURBAN PROPANE 2300	Uns	434.58	NA	NA	0.00	0.00
COUNTRY HOME PRO	Uns	208.00	NA	NA	0.00	0.00
UNITED BANK	Uns	10,138.64	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 21.08	\$ 21.08	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 21.08	\$ 21.08	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 20,731.71	\$ 20,731.71	\$ 0.00
TOTAL PRIORITY:	\$ 20,731.71	\$ 20,731.71	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 99,694.59	\$ 29,984.60	\$ 0.00

Disbursements:

Expenses of Administration	\$ 21,829.61
Disbursements to Creditors	\$ 50,737.39
TOTAL DISBURSEMENTS:	\$ 72,567.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 07/07/2023

By: /s/ Jack N. Zaharopoulos
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.